



# County of Roanoke

## **FINANCE DEPARTMENT PURCHASING DIVISION**

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June 22, 2007

### **ADDENDUM 4**

### **REQUEST FOR PROPOSAL**

**RFP CP #0764**

**for**

**Group Dental Insurance Program**

### ***DUE DATE***

**July 9, 2007**

**3:00 PM**

**(Local Prevailing Time)**

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## ADDENDUM 4

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### Questions received from carriers with reference to the Roanoke Valley Consortium RFP and responses provided.

1. The RFP requests a passive PPO plan. Would the consortium be open to an indemnity plan with benefits based upon 80th percentile UCR?

Answer: The Consortium requests the best plan a carrier can offer based on the carrier's network and plan design. They are open to an indemnity plan as described.

2. Can the consortium be written on separate policy numbers for each participating employer?

Answer: It depends on how separate policy numbers would affect reporting, experience, renewals, etc. Please indicate reasons why needed and deviations in your response.

3. The RFP requests the quote net of commissions. Will commissions be payable?

Answer: Commissions are not payable.

4. The Delta Dental plan pays nonparticipating dentists using a Nonparticipating dentist allowance. How is that allowance determined? For example, is it the same as the amount allowed for premier providers, based on some percentile UCR, a set schedule?

**Answer: Out-of-network reimbursements are developed directly from the fees filed by Delta Dental's participating providers. Fee Schedules are reviewed annually to ensure they keep up with current costs and changes in dental treatment patterns. Delta Dental reimburses at the established non-par allowance for the geographic area where the service was performed. The local Delta Dental plan determines the fee level according to many factors such as provider availability, network participation rates, member access, and network fees. The reimbursement fees are set as part of an overall network management strategy that is unique to Delta Dental."**

5. Please explain what you are looking for in item 3 on page 17 of the RFP.

Answer: Enrollment estimates should be based on each carrier's network access and not the current enrollment.

6. The UCR chart in Appendix C has a column for "frequency". Are you looking for UCR amounts?

Answer: Yes

7. Please provide premium and claim experience for Ameritas. We do not see the referenced PDF.

Answer: Ameritas claim experience was forwarded 6/20/07.

8. The Delta experience is for 2007 YTD. Please clarify the ending date of the experience provided. Can you also provide premium history for Delta?

Answer: Experience through 3/31/07. Additional premium history will be forwarded shortly.

9. For Delta and Ameritas please provide # covered employees and paid claims by month.

Answer: Will be forwarded shortly.

10. The questionnaire requests recent ratings. Are there minimum rating requirements to be awarded the business?

Answer: WIS requires that ratings be disclosed to our clients during the RFP process.